

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Creveling *et al.*

Appl. No.: 10/749,696

Filed: December 31, 2003

For: **System for Reducing Disputes of
Credit Transactions**

Confirmation No.: 2179

Art Unit: 3694

Examiner: Fertig, Brian E.

Atty. Docket: 2348.0070000

Amendment and Reply Under 37 C.F.R. § 1.111

Mail Stop Amendment

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

In reply to the Office Action dated January 23, 2009, Applicants submit the following Amendment and Remarks.

Status of the Claims is reflected in the listing of claims which begins on page 2 of this paper.

Remarks and Arguments begin on page 7 of this paper.

It is not believed that extensions of time or fees for net addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 19-0036.